

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Rosa M Brechin

Debtor(s)

Case No. 18-19142

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/08/2018.
- 2) The plan was confirmed on 10/05/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/30/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/06/2018.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,327.00.
- 10) Amount of unsecured claims discharged without payment: \$23,304.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$112,702.53  
Less amount refunded to debtor \$72,257.62

**NET RECEIPTS: \$40,444.91**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$0.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,229.58  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,229.58**

Attorney fees paid and disclosed by debtor: \$4,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	1,500.00	1,386.11	1,386.11	1,386.11	0.00
BECKET & LEE LLP	Unsecured	2,275.00	2,124.73	2,124.73	2,124.73	0.00
BECKET & LEE LLP	Unsecured	1,145.00	1,143.55	1,143.55	1,143.55	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	2,020.00	2,020.05	2,020.05	2,020.05	0.00
DISCOVER BANK	Unsecured	13,125.00	13,124.43	13,124.43	13,124.43	0.00
DUPAGE COUNTY TREASURER	Unsecured	0.00	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	5,722.07	5,722.07	5,722.07	0.00
J PAPENDICK & SCOTT D PAPENDICK	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	1,610.05	1,610.05	1,610.05	0.00
NICOR GAS	Unsecured	NA	485.83	485.83	485.83	0.00
QUANTUM3 GROUP	Unsecured	3,215.00	3,027.98	3,027.98	3,027.98	0.00
QUANTUM3 GROUP	Unsecured	663.00	597.10	597.10	597.10	0.00
QUANTUM3 GROUP	Unsecured	3,470.00	3,467.07	3,467.07	3,467.07	0.00
COMMONWEALTH EDISON	Unsecured	1,000.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES/ALL	Unsecured	255.00	NA	NA	0.00	0.00
FIRSTSOURCE ADVANTAGE/SYNCHI	Unsecured	5,722.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/ILLINOI	Unsecured	66.00	NA	NA	0.00	0.00
MONARCH RECOVERY MANAGEME	Unsecured	485.00	NA	NA	0.00	0.00
NORTH SHORE AGENCY/MEANINGF	Unsecured	66.00	NA	NA	0.00	0.00
SUBSCRIBE DATE MANAGEMENT	Unsecured	1,598.00	NA	NA	0.00	0.00
SYNCHRONY BANK/JC PENNEY	Unsecured	2,510.00	NA	NA	0.00	0.00
SYNCHRONY BANK/SAMS CLUB	Unsecured	1,815.00	NA	NA	0.00	0.00
AMERICAN MINT	Unsecured	112.00	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC/C	Unsecured	2,300.00	NA	NA	0.00	0.00
BAKERS BEST HEALTH	Unsecured	39.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	6,670.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE BANK	Unsecured	531.00	NA	NA	0.00	0.00
CHASE	Unsecured	135.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	1,080.00	1,031.30	1,031.30	1,031.30	0.00
US BANK	Unsecured	2,770.00	2,475.06	2,475.06	2,475.06	0.00
US BANK	Secured	0.00	0.00	0.00	0.00	0.00
US BANK	Secured	58,249.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$38,215.33</b>	<b>\$38,215.33</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,229.58</u>	
Disbursements to Creditors	<u>\$38,215.33</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$40,444.91</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/20/2019

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.